

**Loan and Grant Committee  
Report to the 240th Annual Diocesan Convention**

This report covers the activities during 2023 to the 240<sup>th</sup> convention. During this period the Loan & Grant Committee held fifteen meetings via ZOOM or hybrid in-person and ZOOM. We endorsed, and Diocesan Council approved, four loans and eight grants. Diocesan council deferred approval of one loan and two grants. All are detailed below. Financial details of the Loan and Grant Funds are in the Financial Reports to Convention.

Date	Congregation	Loan or Grant	Amount	Purpose	Disposition
22-Dec-2022	St. Luke's and All Saints', Union	Grant	\$21,794	Repairs/Replace heating and air conditioning	Approved
9-Feb-2023	Good Shepherd, Pitman	Loan	\$100,000	Address water intrusion issues	Approved
13-Feb-2023	Trinity, Rocky Hill	Grant	\$25,000	Roof repair and furnace replacement	Approved
22-Feb-2023	San Jose, Elizabeth	Grant	\$25,000	Replace heating and air conditioning system	Approved
12-May-2023	St. Andrew's, New Providence	Loan	\$50,000	Convert carriage house to low-income housing	Approved
25-May-2023	Good Shepherd, Berlin	Grant	\$20,000	Repainting and other repairs	Approved
21-Sep-2023	St. David's, Cranbury	Loan	\$63,000	Repair roof	Approved
17-Oct-2023	St. Luke's, Woodstown	Grant	\$25,000	Improvements to meet fire code	Approved
2-Nov-2023	St. James', Long Branch	Grant	\$8,796	Forgive outstanding loan	Approved
15-Nov-2023	St. Wilfrid's, Camden	Grant	\$12,000	Repair plaster and paint, and other repairs	Deferred
29-Nov-2023	Christ Church, Palmyra	Grant	\$18,000	Foundation repairs	Approved
6-Dec-2023	St. John's, Elizabeth	Grant	\$25,000	Convert boiler from oil to gas	Approved
6-Jan-2024	St. Martin's, Lumberton	Grant	\$25,000	Foundation repointing, gutter repair, bathroom	Deferred
28-Jan-2024	St. Michael's, Wall	Grant	\$12,700	Repairs to steeple	Approved
7-Feb-2024	St. Michael's, Wall	Loan	\$25,000	Replace boiler and furnace	Deferred
7-Feb-2024	Trinity, Matawa	Loan	\$17,000	Electrical repairs and replace flooring	Approved

The Committee seeks collectively, as part of our individual Baptismal Covenants, “to respect the dignity of every human being” and “to strive for justice and peace among all people,” in partnership with local churches or chaplaincies as well as our diocesan staff and other diocesan bodies, to make church buildings more **safe, sound, and sustainable** and, if possible, **suitable**. The vast majority of church-owned buildings in our diocese were not built or bought by the current generations which worship, serve or live in them, but have been inherited from previous generations of Episcopalians. As a result, there is often substantial deferred maintenance to be done.

The Committee has sponsored initiatives, approved by Council, to have all the buildings to which title is held by the Trustees of Church Properties of our Diocese (all the Mission churches, and buildings used by the Diocese itself and its bishop and staff) professionally inspected. In response to the Committee’s concern, Diocesan Council also approved a resolution on December 16, 2003 for all churches in transition between longer-term clergy to have professional property inspections, a resolution which has been enforced unevenly over the years. Both inspection efforts aim to avoid having a church (or diocesan staff) “blindsided” by unexpected serious problems which could pose hazards to those who serve (or live) in the buildings and, if not anticipated and repairs planned for, seriously damage mission and ministry.

We have found that, generally speaking, *the worst buildings in our diocese are **rectories*** and other buildings in which clergy are expected to live. Asbestos, lead paint, radon, 100 year old wiring, cracked foundations, scorched base plugs, obsolete boilers or furnaces and other dangers are examples of issues revealed in inspections and which our loans and grants have helped to correct. *I urge all churches to have their buildings inspected if they have not been in the last 10 years. **What you don’t know can hurt you.***

Loan and [capital] grant application forms are available on the diocesan website or by calling the Diocesan Finance Office. Churches are encouraged to contact the Committee or the Finance Office *early* in your process of discernment of your property needs, even before applying for a grant (available to Mission churches) or a loan. The Diocesan Stewardship and Church Architecture Committees can also be helpful.

The Loan and Grant Committee is governed by Canons 20 and 21 of the Diocese of New Jersey. We have responsibility under Diocesan Council (which serves as the Board of Trustees of the loan and grant funds) for the Venture in Mission Loan Fund, the R. Bowden Shepherd Fund and the Capital and Revolving Fund, each of which has its own criteria, loan rates and availability for grants for capital projects. Capital grants and loans to Mission churches must be endorsed by the Board of Missions after it reviews each Mission's current stewardship and evangelism activities. Both this Committee and the Board want to help empower those who are already working hard for the Gospel of Jesus Christ and not to encourage passive dependence.

This has been my sixth year as Chair of this Committee, and I am grateful for Fr. Hubbard's confidence in me to ask me to succeed him. I hope that I am up to the task of continuing in his footsteps. The committee currently has only seven members, one of whom is no longer able to travel to on-site meetings. We continue to pray for the recovery of Fr. Juan Monge-Santiago.

My colleagues and I have found this work to be both interesting and rewarding. Join the Loan & Grant Committee and you get see the Diocese. Meetings are currently mostly held via ZOOM at mutually agreeable times. We are working toward more hybrid meetings since having an on-site visit helps the committee better understand the needs of the congregation. We need more members to share the burden. Please contact me for more information.

Respectfully submitted,  
Canon Paul Wolfgang, Chair